



Atty. Docket No. 55711/2

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

This declaration is of the following type: (check one) utility; design;

supplemental; national stage of PCT

I believe I am the original, first and sole inventor (*if only one name is listed below*) or an original, first and joint inventor (*if multiple names are listed below*) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

RETIREMENT COMPENSATION AGREEMENT FINANCING SYSTEM AND METHOD

the specification of which: (check one) is attached hereto; was filed on June 30, 2000 as Application Serial No. 09/607,891 and is/was amended on _____ (*if applicable*); was described and claimed in PCT International Application No. _____ filed on _____ as amended under PCT Article 19 on _____ (*if any*).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application as defined in Title 37, Code of Federal Regulations, § 1.56.

I hereby identify below, and where indicated claim foreign priority benefits under Title 35, United States Code §§ 119(a)-(d) or §§ 365(a)-(b) of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America, filed within 12 months (6 months for design) prior to this application, and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) on which priority is claimed (*if any*):

Prior Foreign/PCT Application(s)		Priority claimed
		<input type="checkbox"/> <input checked="" type="checkbox"/>
(Number)	(Country)	Day/month/year filed Yes No
		<input type="checkbox"/> <input checked="" type="checkbox"/>
(Number)	(Country)	Day/month/year filed Yes No
		<input type="checkbox"/> <input checked="" type="checkbox"/>
(Number)	(Country)	Day/month/year filed Yes No



I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below (if any):

Provisional Application Number	Filing Date
--------------------------------	-------------

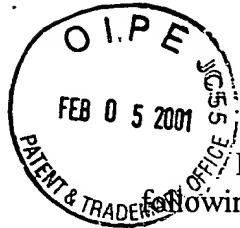
Provisional Application Number	Filing Date
--------------------------------	-------------

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT International Application designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial No.)	(Filing date) (patent, pending, abandoned)
(Application Serial No.)	(Filing date) (patent, pending, abandoned)
(Application Serial No.)	(Filing date) (patent, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

And I hereby appoint the following practitioner(s): Nicholas L. Coch, Reg. No. 20,065; Peter A. Abruzzese, Reg. No. 26,437; Randy Lipsitz, Reg. No. 29,189; Donald L. Rhoads, Reg. No. 34,705; Chris Kolefas, Reg. No. 35,226; Vito J. Debari, Reg. No. 36,496; Caleb Pollack, Reg. No. 37,912; Jonathan S. Caplan, Reg. No. 38,094; Philip A. Gilman, Reg. No. 38,160; Richard L. Moss, Reg. No. 39,782; Albert B. Chen, Reg. No. 41,667; Kevin M. Curran, Reg. No. 43,571; Robert E. Alderson, Jr., Reg. No. 44,500; Louis H. Weinstein, Reg. No. 45,205; Barry Evans, Reg. No. 22,802; Gregor N. Neff, Reg. No. 20,596; George B. Snyder, Reg. No. 27,675; William J. Spatz, Reg. No. 30,108 and Theodore J. Mlynar, Reg. No. 40,096, all of the firm of Kramer Levin Naftalis & Frankel LLP, 919 Third Avenue, New York, New York 10022, as my attorneys with full powers of substitution and revocation, and to receive the patent and to prosecute this application and to transact all business in the U.S. Patent and Trademark Office connected therewith.

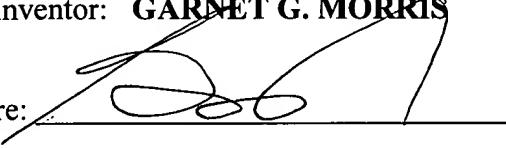


Kindly direct all correspondence regarding this application to the attorney at the following address:

Jonathan S. Caplan, Esq.
Kramer Levin Naftalis & Frankel LLP
919 Third Avenue
New York, New York 10022
Phone: (212) 715-9488
Fax: (212) 715-8000

Wherefore I pray that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

Full name of first inventor: **GARNET G. MORRIS**

Inventor's signature: 

Date: Feb 01/01

Residence: 819 Bayview Crescent, Saskatoon, Saskatchewan S7V 1B7, Canada

Citizenship: Canadian

Post Office Address: same

Full name of second inventor: **WILSON H. OLIVE**

Inventor's signature: _____ Date: _____

Residence: 3618 Milliken Bay, Regina, Saskatchewan S4S 2H9, Canada

Citizenship: Canadian

Post Office Address: same



Kindly direct all correspondence regarding this application to the attorney at the following address:

Jonathan S. Caplan, Esq.
Kramer Levin Naftalis & Frankel LLP
919 Third Avenue
New York, New York 10022
Phone: (212) 715-9488
Fax: (212) 715-8000

Wherefore I pray that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

Full name of first inventor: **GARNET G. MORRIS**

Inventor's signature: _____ Date: _____

Residence: 819 Bayview Crescent, Saskatoon, Saskatchewan S7V 1B7, Canada

Citizenship: Canadian

Post Office Address: same

Full name of second inventor: **WILSON H. OLIVE**

Inventor's signature: Wilson Olive Date: Jan 15, 2001

Residence: 3618 Milliken Bay, Regina, Saskatchewan S4S 2H9, Canada

Citizenship: Canadian

Post Office Address: same



FEB 05 2001

Full name of third inventor: **ALLAN E. REZNICK**

Inventor's signature: 

Date: FEBRUARY 2, 2001

Residence: 19 Oakhill Road, Chappaqua, N.Y. 10514

Citizenship: USA

Post Office Address: same

(check one) Sheets containing additional joint inventors are, are not attached hereto.



Atty. Docket No. 55711/2

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

This declaration is of the following type: (check one) utility; design;

supplemental; national stage of PCT

I believe I am the original, first and sole inventor (*if only one name is listed below*) or an original, first and joint inventor (*if multiple names are listed below*) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

RETIREMENT COMPENSATION AGREEMENT FINANCING SYSTEM AND METHOD

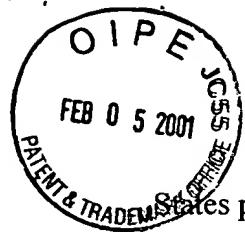
the specification of which: (check one) is attached hereto; was filed on June 30, 2000 as Application Serial No. 09/607,891 and is/was amended on _____ (*if applicable*); was described and claimed in PCT International Application No. _____ filed on _____ as amended under PCT Article 19 on _____ (*if any*).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application as defined in Title 37, Code of Federal Regulations, § 1.56.

I hereby identify below, and where indicated claim foreign priority benefits under Title 35, United States Code §§ 119(a)-(d) or §§ 365(a)-(b) of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America, filed within 12 months (6 months for design) prior to this application, and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) on which priority is claimed (*if any*):

Prior Foreign/PCT Application(s)		Priority claimed
(Number)	(Country)	<input type="checkbox"/> <input checked="" type="checkbox"/>
		Day/month/year filed Yes No
(Number)	(Country)	<input type="checkbox"/> <input checked="" type="checkbox"/>
		Day/month/year filed Yes No
(Number)	(Country)	<input type="checkbox"/> <input checked="" type="checkbox"/>
		Day/month/year filed Yes No



I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below (if any):

Provisional Application Number	Filing Date
--------------------------------	-------------

Provisional Application Number	Filing Date
--------------------------------	-------------

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT International Application designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial No.)	(Filing date)	(patent, pending, abandoned)
(Application Serial No.)	(Filing date)	(patent, pending, abandoned)
(Application Serial No.)	(Filing date)	(patent, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

And I hereby appoint the following practitioner(s): Nicholas L. Coch, Reg. No. 20,065; Peter A. Abruzzese, Reg. No. 26,437; Randy Lipsitz, Reg. No. 29,189; Donald L. Rhoads, Reg. No. 34,705; Chris Kolefas, Reg. No. 35,226; Vito J. Debari, Reg. No. 36,496; Caleb Pollack, Reg. No. 37,912; Jonathan S. Caplan, Reg. No. 38,094; Philip A. Gilman, Reg. No. 38,160; Richard L. Moss, Reg. No. 39,782; Albert B. Chen, Reg. No. 41,667; Kevin M. Curran, Reg. No. 43,571; Robert E. Alderson, Jr., Reg. No. 44,500; Louis H. Weinstein, Reg. No. 45,205; Barry Evans, Reg. No. 22,802; Gregor N. Neff, Reg. No. 20,596; George B. Snyder, Reg. No. 27,675; William J. Spatz, Reg. No. 30,108 and Theodore J. Mlynar, Reg. No. 40,096, all of the firm of Kramer Levin Naftalis & Frankel LLP, 919 Third Avenue, New York, New York 10022, as my attorneys with full powers of substitution and revocation, and to receive the patent and to prosecute this application and to transact all business in the U.S. Patent and Trademark Office connected therewith.



name of third inventor: **ALLAN E. REZNICK**

Inventor's signature: _____ Date: _____

Residence: 19 Oakhill Road, Chappaqua, N.Y. 10514

Citizenship: USA

Post Office Address: same

(check one) Sheets containing additional joint inventors are, are not attached hereto.